



Maryland Attorney General's COVID-19 Access to Justice Task Force

MINUTES

Housing Security Committee

September 9, 2020

1. Call to Order & Open Meetings Act announcement
2. Discussion of legislative policy recommendations for homeowners' issues
 - a. **(1) Make homeowners property tax credit automatic**
 - i. *Leading recommendation*
 - ii. No application process or deadlines to miss
 - iii. **Research needs**
 1. Do other states have information about property tax credit data readily available?
 - iv. Concerns
 1. Any additional costs associated?
 2. Note: that tax credits have already been factored into the state's budget for all those whom should be receiving it
 - b. **(2) Review and restructure foreclosure mediation laws to make them more effective and able to handle increased volume**
 - i. Summer study
 1. Recommend objectives of study
 2. Create a more holistic process for homeowners
 3. Suggestion of granting two mediation dates?
 - ii. Opt-out > opt-in processes
 - iii. Mediation currently has no postponements/continuances
 - c. **(3) Larger individual exemption for equity in home for bankruptcy and debt collection proceedings**
 - i. **Research needs**
 1. Exemption for equity amounts in surrounding states
 - ii. Currently
 1. Tenants by Entirety: spouse entitled to total equity
 2. Tenants & Joint Tenants: entitled to \$26K

- a. Very low compared
 - iii. Proposals
 - 1. \$250k?
 - a. Would benefit: Baltimore city residents, rural residents, homes without a lot of land
 - b. Based on estate case law precedent
 - d. Drafting proposal outline:
 - i. Amy
 - ii. Claudia (foreclosure)
 - iii. Robert
- 3. Discussion of legislative policy recommendations for homeless persons
 - a. Implementation of state rental assistance program (long-term sustained rental assistance)
 - b. Life skills training programs (financial literacy, mental health, GED, trauma-informed care)
 - c. Workplace security
- 4. Deliverables:
 - a. Need to get recommendations solidified by Friday, the 11th